

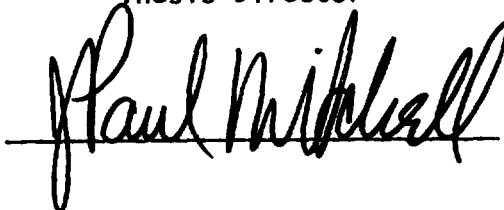
A Study of the Change in Tenant Characteristics in Munsyana Homes,  
a Public-Housing Project in Muncie, Indiana

An Honors Thesis (ID 499)

By

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A handwritten signature in black ink, reading "Paul Mitchell", is written over a horizontal line.

Ball State University

Muncie, Indiana

February, 1981

Winter Quarter, 1980-1981

# ACKNOWLEDGEMENTS

This study would not have been possible without the generous help and cooperation of the staff of the Muncie Housing Authority. Special thanks go to Mr. Byron Klute, Executive Director of the Housing Authority, who kindly permitted me to use Housing Authority records; to Ms. Mildred Lollison, who patiently directed me to the sources of the information; and, to Shirley and Jane, who also helped me find information, especially when I did not know it existed.

I also wish to thank Dr. John Condran, Associate Professor in the Sociology Department at Ball State University in Muncie, who was my principal guide in setting up and processing my data using the Statistical Package for the Social Sciences (SPSS) on the computer.

Finally, I wish to thank Dr. J. Paul Mitchell, Professor of History and Director of the Institute for Urban and Regional Studies at Ball State University, who was my principal advisor for the entire study and who deserves all the thanks such a person is entitled to, but more important, he was kind enough to shoot me when the picture was done.

James R. Catt, Jr.  
Indianapolis, February 1981

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# Introduction

This paper will address two questions: 1) who has lived in public housing, and 2) how have demographic and social characteristics of public-housing tenants changed? The tenant population under study here is that of one particular public-housing project, Munsyana Homes in Muncie, Indiana during the period 1959-1979. Certain characteristics of the project population will be analyzed and some will be compared to the characteristics of the national public housing population.

Why is it important to know who has lived in public-housing? Knowing the answer to this question can help to evaluate the performance of the program.

Further justification for this type of study is as follows;

- 0 It is useful to compare the characteristics of those who have been and are currently being served with the characteristics of those whom the program was intended to serve;
- 0 Because the fiscal state of public-housing is no small concern, it is important to know the relationship between tenant types, tenant income, operating costs, and public-housing authority income;
- 0 Knowing the characteristics of public-housing tenants can help to explain the nature of the social environment of a particular project. Public-housing cannot be considered worthwhile if the social environment of a project is poor. Good housing is only half of the ingredients of a good living environment;
- 0 Many times strong popular objection has surfaced when a public-housing project has been proposed for a particular site in a particular neighborhood. Why has this opposition developed? Is this objection due to the physical appearance of public-housing? The nature of the tenants? Is the objection based upon a commonly held stereo-typical image of public-housing?

A study addressing the above questions could indicate changes needed in the public-housing program's policies and procedures, hopefully improving the delivery of the service and increasing the efficiency of the tax dollar and

benefit to public-housing clients.

The present study, by examining the changes in public-housing tenant characteristics, can become the point of beginning in obtaining the answers to the above questions. It will present basic data which will be useful in combination with other data on public-housing.

This study will first examine the literary image of public housing and its tenants. Next, some factors which effect tenant characteristics will be identified and discussed. This will be followed by an analysis of the tenant characteristics of the project in question and of public-housing nationally. Finally, based upon the above, some concluding observations will be made about the current and future status of public-housing.

#### THE PROJECT CONTEXT

The Munsyana Homes project is the largest and oldest of two public-housing projects in the city of Muncie. It is located in the central city on the southeastern edge of the central business district (see figure 1). It was completed in June of 1941, originally consisting of 278 apartments (an accessory building was later converted to a housing unit, bringing the total to 279 apartments).<sup>1</sup> A major four-lane thoroughfare runs north/south through the project, dividing it into two parts, Munsyana East and West. This thoroughfare provided a convenient boundary to effectively racially segregate the project for the first 34 years of its existence. Munsyana East was the traditionally black portion, containing 116 apartments, and Munsyana West was traditionally white, containing 162 apartments.<sup>2</sup> The thoroughfare is also a census tract boundary and thus the project lies within two tracts.

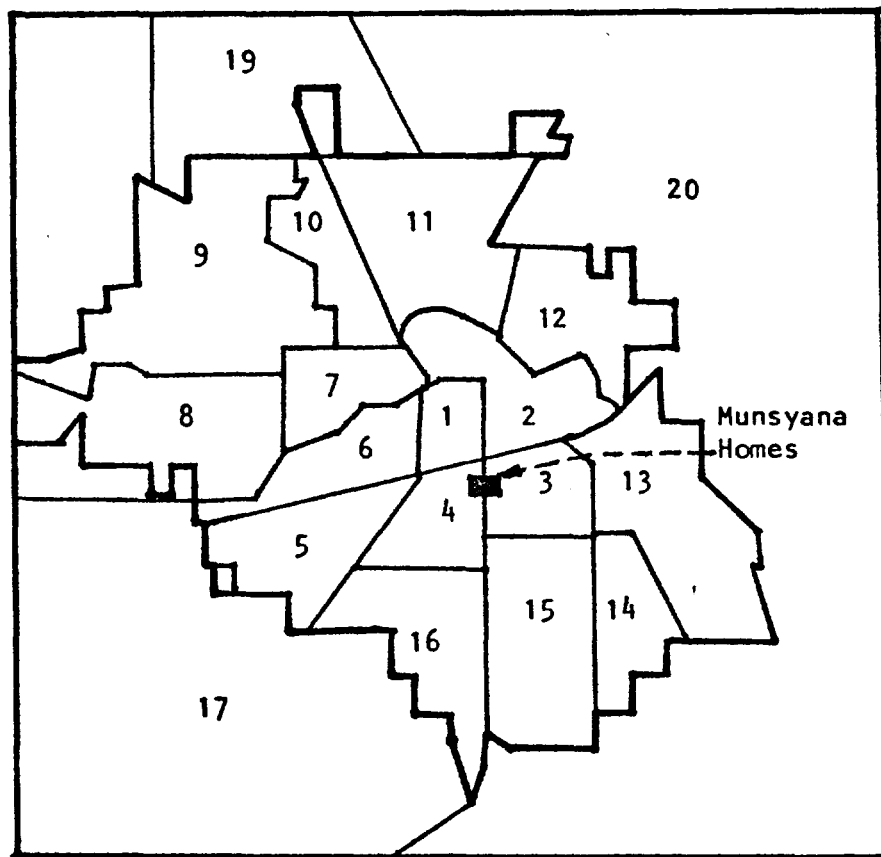
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<sup>1</sup>The Muncie Housing Authority, Annual Report, 1944.

<sup>2</sup>Ibid.



# Figure 1 Census Tracts in the Muncie, Ind. SMSA



3000 0 6000 ft.



north

SOURCE: U.S. Dept. of Commerce, Bureau of the Census, 1970 Census of Population and Housing: Census Tracts, Final Report PHC(1)-137.

Munsyana East lies in tract 3 and Munsyana West lies in tract 4.

The project consists of 32 two-story buildings. The dominant building arrangement is a cluster of four buildings forming an interior courtyard containing a play area (see figure 2). The buildings are plain concrete block rectangles, and this stark appearance in conjunction with the project's location on a heavily traveled thoroughfare has made it highly visible and identifiable to the city's population (see figure 3).

## Public Housing's Image

The term "public-housing" conjures up a stereotypical image in the mind of the average person. Several important factors have played a role in creating this image and help explain why certain people live in public-housing while others do not. J.S. Fuerst, writing for Society magazine, stated that:

Because of the siting, the construction, the economy, and the nature of the low-to-moderate-income population, public-housing programs soon acquired an image in the big cities, if not in the small ones, of being primarily a black and poverty-oriented program. The more this image crystallized the more it became a self-fulfilling prophecy. Few neighborhoods were willing to accept such projects -- occasionally because of racial bias, but more usually because of the type of family characterizing public housing. Because of the stigma attached to public housing, progressively lower levels of tenancy moved in. Even though income limits for eligibility were raised, the actual median income of the new tenants either remained the same or declined. It became more difficult to attract good tenants and to get good sites. Thus, public housing that had been originally promoted at least in part as a spur to total urban redevelopment lapsed into a type of twentieth-century poorhouse.<sup>3</sup>

In an earlier article, Fuerst expressed the same general notion of the

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<sup>3</sup>J.S. Fuerst, "The Equity Package: Class, Family and Housing," Society, vol. 12, no. 1, November/December, 1974, p.48.

## Site Plan

## Munस्याना Homes

Figure 2

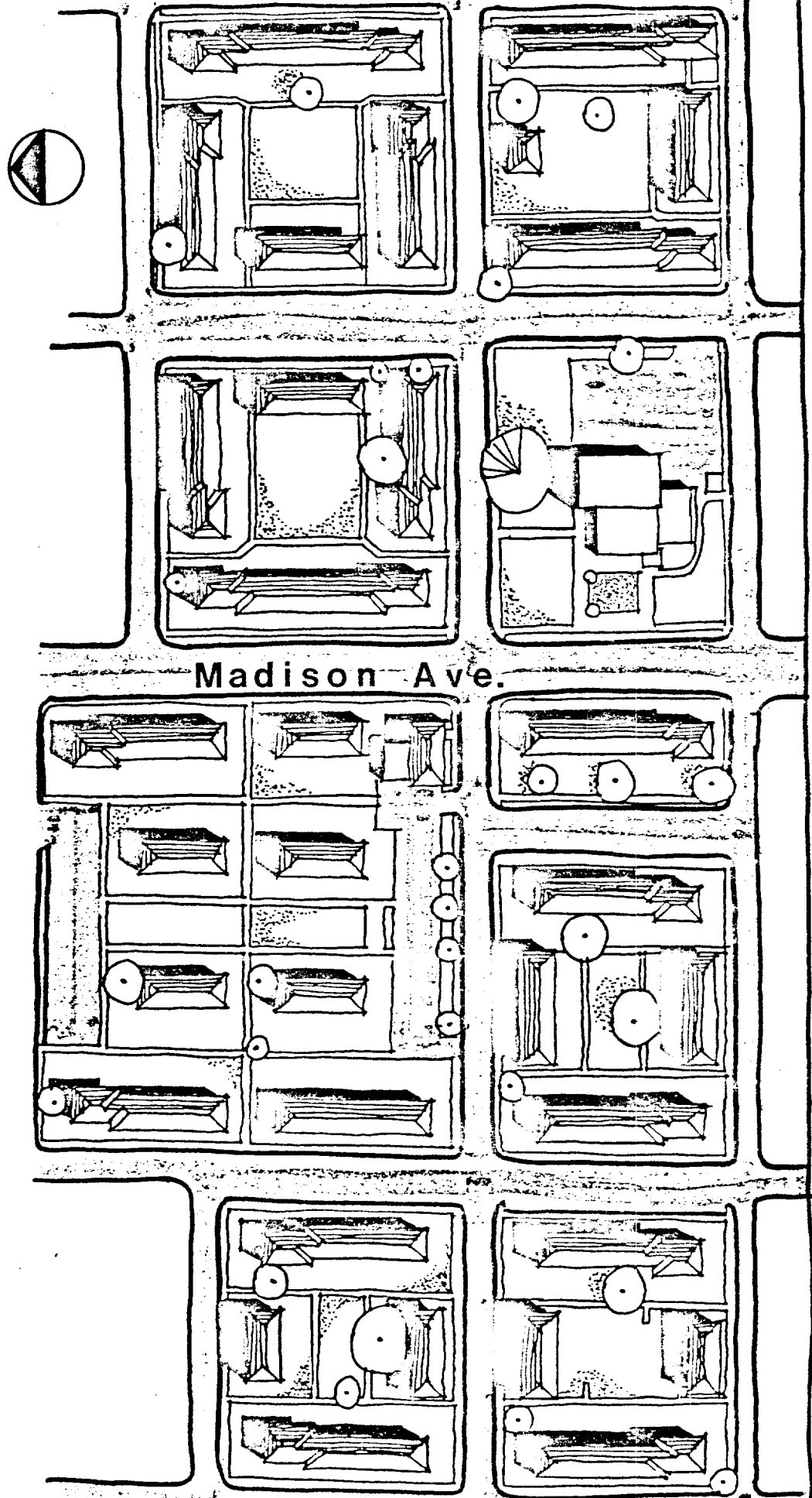
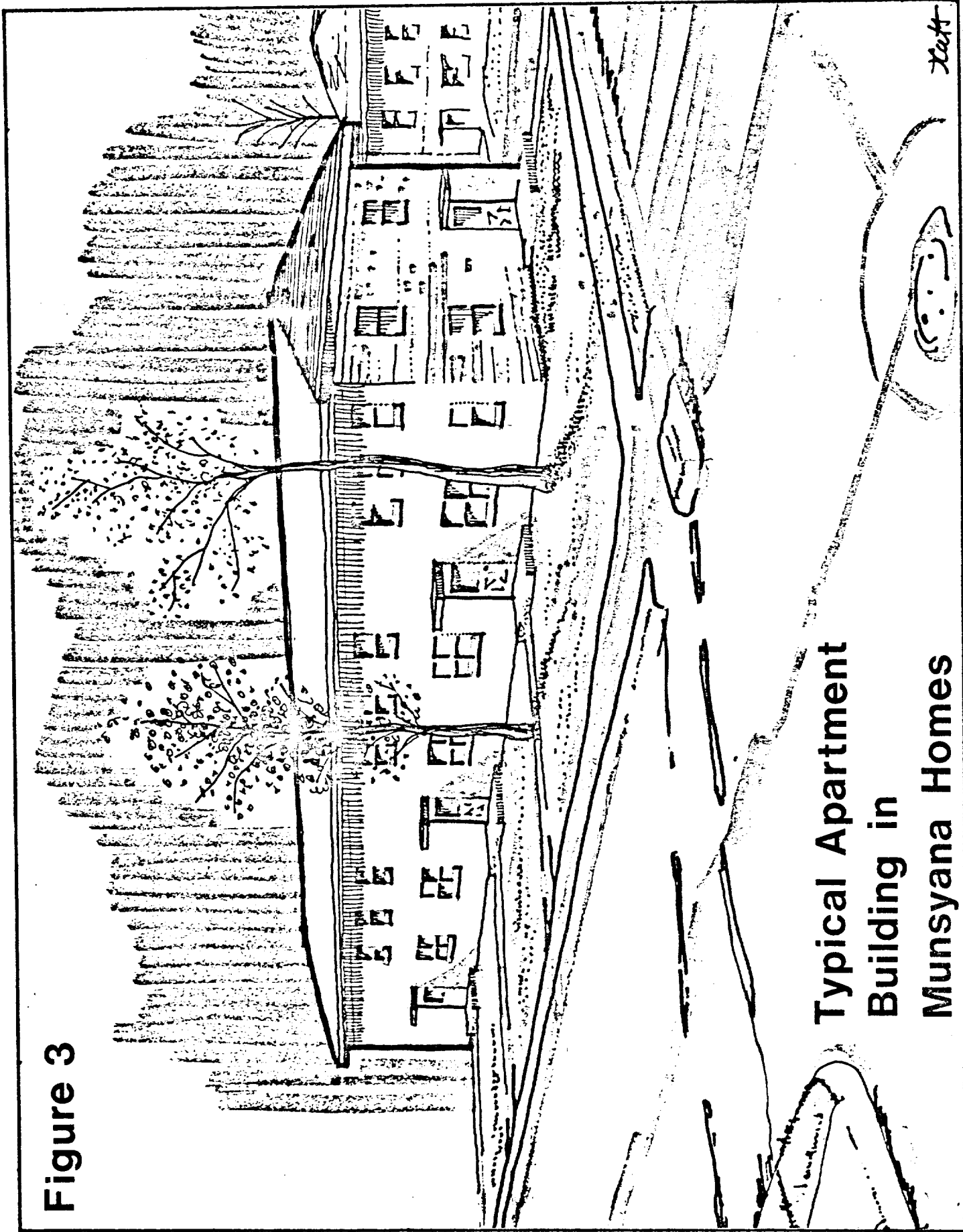


Figure 3



Typical Apartment  
Building in  
Munsyana Homes

problem with public-housing. He noted that the program's "liberal" sponsors envisioned it as a multifaceted attack upon several urban problems. The Housing Act of 1937 states that its purpose is to eliminate unsafe and unsanitary dwellings, to provide decent housing for the poor, to reduce unemployment and to stimulate business activity.<sup>4</sup> But, says Fuerst:

...the opponents managed to so stigmatize the projects that almost from the start it was impossible to carry out these aims. As one example, it was difficult to obtain upward-striving families. When such families moved in, they soon moved out again, thus initiating a pattern of cleavage between the tenants of the projects and the rest of the community. This estrangement was accentuated by both rising incomes and a racial situation wherein a disproportionate percentage of the poor were black. This resulted in a shift of public-housing tenancy from mostly white to mostly black.<sup>5</sup>

Henry J. Aaron echoed Fuerst's descriptive image of public-housing:

Over the years public housing has acquired a vile image--highrise concrete monoliths in great impersonal cities, cut off from surrounding neighborhoods by grass or cement deserts best avoided after dark, inhabited by large, mostly black families, exhibiting the full range of social and economic difficulties.<sup>6</sup>

What have writers said about the actual characteristics of public-housing tenants? J.S. Fuerst contended that by the year 1955, 16 years after the first tenants had moved into public-housing,

the housing projects came to be dominated in image, if not in reality, by minority, broken families, many of whom received public assistance. Only about five percent, maybe less, of the project population represented this seriously hard core family, but problems of lesser magnitude were characteristic of the project, and the normal family was not their mainstay.<sup>7</sup>

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<sup>4</sup>The Housing Act of 1937.

<sup>5</sup>J.S. Fuerst, "Hidden Successes of Public Housing," The Nation, vol. 217, no. 6 (November 12, 1973), p. 493.

<sup>6</sup>Henry J. Aaron, Shelter and Subsidies: Who Benefits from Federal Housing Policies? (Washington, D.C.: The Brookings' Institution, 1972), p. 108.

<sup>7</sup>Fuerst, Society, p. 48.

In another article Fuerst wrote:

Who moved in? Many of the most socially disadvantaged black, broken and big families -- in short, the most desperate families. Thus many projects became final refuges for more than a few alcohol and dope-ridden, criminally disposed, mentally and physically ill families -- and relatively few self-supporting ones.<sup>8</sup>

Mr. Fuerst thus painted a vivid, but unappealing image of the public-housing tenant. He failed, however, to support his descriptions with actual data, which leads one to wonder whether his analysis of public-housing tenant characteristics is merely a subjective opinion. This type of literary description is much easier to grasp than one based upon actual statistical data and more than likely influences the general public's image of public-housing tenants.

Henry J. Aaron presents a more realistic image drawn from national data on public-housing tenants. In 1972 he wrote:

The typical public housing tenant is desperately poor and, relatively, he is getting poorer... Adjusted for price changes, incomes of public housing tenants rose slowly during the 1960s. They rose more slowly than the median incomes of all families partly because tenants who 'make it' move out voluntarily or are evicted when their income exceeds limits for continued occupancy.

Continuing further, he says:

Seventy percent of the tenants were nonwhite in 1970 although just under half of new tenants are white. This paradox arises because whites move out of public housing faster on the average than do nonwhites. Nonwhite families contain more children than do white families, but each has about the same number of adults on the average. This pattern holds for households headed by persons over 65 years old as well.<sup>9</sup>

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<sup>8</sup>Fuerst, The Nation, p. 494.

<sup>9</sup>Aaron, pp. 115-116.

Finally he said:

These statistics tell nothing of the social problems or poor health or lack of education that explain the abnormally high rates of dependency or the meager earnings prospects. The failure of the median income of public housing tenants to rise as fast as the per capita income of the general population suggests that public housing families are even more likely than in the past to suffer from one or more of the handicaps that cause dependency or poor earnings prospects.<sup>10</sup>

Eugene J. Meehan also used less image-laden adjectives to describe the characteristics of public-housing tenants. In Public Housing Policy: Convention versus Reality,<sup>11</sup> he discusses his own study of the St. Louis Housing Authority. The study included statistical research on tenant characteristics. Concerning these Meehan wrote:

The characteristics of the tenants had altered drastically in two decades: the working poor had been replaced by welfare recipients and the elderly; the two-parent family had given way to the female head of household; bi-racial occupancy, segregated by project, had been superseded by black occupancy, segregated as a whole from the remaining community both by race and by social stigma attached to project residence; the working age population had left the area leaving behind the very old and the very young; families of low income had been replaced by the abject, dependent poor.<sup>12</sup>

J.S. Fuerst discussed the decaying situation in public-housing, blaming several factors. He accused public-housing's opponents in general of stigmatizing the program with a negative image; he blamed the architects/planners of the projects for creating unappealing physical environments through poor siting and design; he blamed black activists for insisting upon a greater share of public-housing for blacks, thereby creating a racial imbalance,

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<sup>10</sup>Aaron, p. 118.

<sup>11</sup>Eugene J. Meehan, Public Housing Policy: Convention versus Reality, (New Brunswick, New Jersey: The Center for Urban Policy Research, Rutgers Univ., 1975), 181 pp.

<sup>12</sup>Meehan, p. 169.

rather than more housing for all groups; he blamed social workers who believed that public-housing had to be jampacked with the "poorest, most underprivileged families." This, he said, did little for these families and for the upwardstriving families.<sup>13</sup>

In another article Fuerst succinctly stated:

The problem is that very few families in the U.S. think of themselves or want to be classified as poor. The public-housing program has encountered this problem because of its concentration on the very poor. When such housing for the poor is built...only the desperate want it.<sup>14</sup>

He believed that the rejection of public-housing by normal families was not racially divided. Black low-and moderate-income families also refused to apply for public-housing. He believed that the basic reason eligible upward-striving families did not want to live in public-housing is that it is designated for the poor. "It is a semantic problem," he said "We must stop talking about housing the poor."<sup>15</sup>

The passages quoted above have very few kind words for public-housing. The existence of this criticism, including that directed toward public-housing tenants, indicates that something has gone wrong. The negative attitude toward the public-housing environment, of which the tenants are an integral part, indicates that the tenants described in the passages above are not quite the type envisioned by the program's originators as the intended clients. Unfortunately for the originators of the program and for those who have inherited it, forces beyond their control have acted upon the program to produce the current state of public-housing. Some of these are discussed below.

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<sup>13</sup>Fuerst, The Nation, pp. 493-494.

<sup>14</sup>Fuerst, Society, p.45.

<sup>15</sup>Fuerst, Society, p. 50.



# Factors Influencing Tenant Characteristics

The following discussion will briefly cover several factors which may help account for the types of people who live in public-housing. These are: (1) the nature of the general low income population; (2) federal public-housing policies and other federal housing programs; (3) the character of the neighborhood in which a project is located; (4) the physical design of the project; (5) discrimination in the housing market; (6) local housing conditions; and (7) local housing authority policy. Before discussing the above factors, however, I would like to quote Lisa Redfield Peattie, from an article on public-housing, to place the above factors in a proper perspective. She stated,

...it may be useful to think of "public housing" in any city as a complex system, the output of which is, as a whole, system-determined -- that is, not truly planned or intended, much less controlled, by any particular individual or group, but rather the outcome of the regular interrelations of a number of components or subsystems. These would include the politics of housing at the federal and state level; both formal and informal bureaucratic processes shaping the housing bureaucracy; social and economic forces, especially those governing social mobility trends and patterns; community-based politics within the projects and their surrounding communities; and group processes within the projects. These are not best thought of as discrete factors affecting life in public housing, for each of these components of the situation is responsive to other components in such a way that they may be said to form a system.<sup>16</sup>

I would like to propose that the factors discussed below be viewed in

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<sup>16</sup>Lisa Redfield Peattie, "Public Housing: Urban Slums Under Public Management," Race, Change and Urban Society, eds. unknown, Vol. 3 of Urban Affairs Annual Review (Beverly Hills, California: Sage Publications, Inc., 1969), p. 285-286.

the same manner. There are forces within the housing market, the economy, and various subgroups of our culture which interact to move certain persons or classes of persons to live in public-housing, to attend a particular church, or to vote for a particular political party. Even though the effect of these forces may be predictable, our society has usually met with little success in attempting to fine-tune itself.

The Low-Income Population. Because of the nature of the program, public-housing tenants must come from the broader low-income population. If the characteristics of the low-income population do not closely parallel those of the public-housing population, they certainly define the range of the characteristics within which public-housing tenants will fall. This will especially apply to race and income characteristics. Other characteristics such as family size, marital status, and age will vary within the low-income population, and although certain tendencies may exist, other factors will influence who does and does not apply to public-housing.

Federal Public-Housing Policy and Other Federal Housing Programs.

Although the federal government has directed local housing authorities to formulate and administer their own admission policies, federal regulations still determine in part who is and who is not eligible for public-housing. The federal criteria effecting low-income housing tenant characteristics have been amended over the years by various Housing Acts. The most significant of these amendments in terms of altering tenant characteristics were the Housing Acts of 1956, 1961, 1964, 1968, and 1969. In order, these amendments made elderly persons (and families, age 65 and older - later amended to age 62) eligible for public-housing; allowed tenants whose income had exceeded the limit for continued occupancy to remain in public-housing under certain conditions; provided up to \$120 per year in subsidies for each

family with four or more minors and for families with unusually low income; and, set a rent ceiling of 25% of a tenant's eligible income.<sup>17</sup> The Housing and Community Development Act of 1974 gave priority for admission to "those single persons who are elderly, handicapped, or displaced..."<sup>18</sup>

The addition of other Federal housing programs over the years has also had an effect on the characteristics of the public-housing population. These programs, such as Section 202 (1959), Section 23 (1965), Section 235 (1968), Section 236 (1968), Section 8 (1974) have dispersed the demand for publicly assisted housing among several alternatives.<sup>19</sup> The important thing to understand about many of these programs is that low-income persons could obtain housing assistance without resorting to public-housing.

Perhaps the housing legislation which had the greatest effect upon public-housing was the Housing Act of 1934. This act created the Federal Housing Administration (FHA), the Federal Savings and Loan Insurance Corporation, and the Federal National Mortgage Association.<sup>20</sup> These institutions provided federal support for the mortgage market through mortgage insurance to lending institutions, thus enabling more families, and many with lower incomes than formerly would have been in the market, to become homeowners by reducing the credit risk to the lending institutions.<sup>21</sup> Some of these families

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<sup>17</sup>Department of Housing and Urban Development, Low-Rent Housing Guide: Orientation to the Program, April 1971.

<sup>18</sup>88 Stat. 633, p. 359.

<sup>19</sup>Department of Housing and Urban Development, Programs of HUD (Washington, D.C.: U.S. Government Printing Office, May 1978).

<sup>20</sup>Arthur P. Solomon, Housing the Urban Poor (Cambridge, Massachusetts: The MIT Press, 1974), p.25.

<sup>21</sup>The National Commission on Urban Problems, "Financing of Housing: FHA; Urban Politics and Public Policy: The City In Crisis, eds. Stephen M. David and Paul Peterson, 2nd edition (New York: Praeger Publishers, 1976), p. 114.

might have become public-housing tenants, and many other public-housing tenants moved out to later purchase their own home with the help of the FHA. Furthermore, the FHA primarily benefited the white working and middle classes because it firmly believed that "the poor were bad credit risks and that the presence of Negroes tended to lower real estate values...(the) FHA... generally regarded loans to such groups as economically unsound."<sup>22</sup> The FHA thus supported the American dream of owning one's own home, but only the dream of white Americans. Black Americans have been excluded from this dream. Although fair housing laws have theoretically eliminated housing discrimination as of late, much damage has already been done.

Neighborhood Character. To understand how the character of the neighborhood surrounding a project might influence the types of people who apply to and live in public-housing, I will briefly discuss the case of Munsyana Homes.

The easiest way to describe the type of area in which the projected is located is to compare it to other areas of Muncie using the scale of census tract. Using 1970 census data, each of the 19 census tracts in the city was ranked on six variables, shown in table 1. These were: (1) percent of unemployed males; (2) mean family income; (3) percent of families receiving public assistance income; (4) percent of families below poverty level; (5) median home value; and (6) the percent of housing units constructed before 1940. Each tract was assigned a rank of 1 through 19 for each variable, 1 being the highest and 19 the lowest. A composite score of all six variable rankings was calculated for each tract to determine its overall ranking. It was found that in terms of the above variables, census

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<sup>22</sup> Ibid, p. 118.

TABLE 1

## A COMPARISON OF CENSUS TRACTS IN MUNCIE ON SIX SELECTED CHARACTERISTICS, 1970

| Tract | Families<br>Below<br>Poverty<br>Level |      | Home<br>Value |      | Homes<br>Constructed<br>Pre-1940 |      | Unemployed<br>Males |      | Income   |      | Families<br>On<br>Public<br>Assistance |      |
|-------|---------------------------------------|------|---------------|------|----------------------------------|------|---------------------|------|----------|------|--|------|
|       | %                                     | rank | median        | rank | %                                | rank | %                   | rank | mean     | rank | %                                      | rank |
| 1     | 20.6%                                 | 15   | \$ 9,500      | 12   | 89.3%                            | 18   | 3.8%                | 9    | \$ 6,635 | 18   | 6.4%                                   | 12   |
| 2     | 17.4                                  | 13   | 8,500         | 15   | 94.5                             | 19   | 6.9                 | 13   | 8,170    | 13   | 5.7                                    | 11   |
| 3     | 21.8                                  | 16   | 7,500         | 19   | 74.1                             | 16   | 8.1                 | 15   | 7,101    | 17   | 5.4                                    | 10   |
| 4     | 17.3                                  | 12   | 8,300         | 16.5 | 71.9                             | 15   | 7.0                 | 14   | 7,385    | 16   | 8.1                                    | 14   |
| 5     | 13.1                                  | 11   | 8,800         | 14   | 59.3                             | 12   | 1.7                 | 2    | 8,476    | 11   | 3.2                                    | 8    |
| 6     | 13.0                                  | 10   | 8,300         | 16.5 | 86.1                             | 17   | 8.1                 | 16   | 7,669    | 14   | 3.0                                    | 7    |
| 7     | 6.1                                   | 4.5  | 16,200        | 5    | 70.3                             | 14   | 3.5                 | 7    | 12,144   | 3    | NA                                     | -    |
| 8     | 4.9                                   | 2.5  | 17,400        | 4    | 32.5                             | 6    | 2.7                 | 3    | 13,588   | 2    | 0.6                                    | 2    |
| 9     | 4.9                                   | 2.5  | 23,200        | 1    | 8.4                              | 3    | 3.3                 | 5    | 18,335   | 1    | 0.4                                    | 1    |
| 10    | 2.9                                   | 1    | 13,400        | 7    | 36.0                             | 9    | 3.4                 | 6    | 11,330   | 5    | NA                                     | -    |
| 11    | 7.6                                   | 8    | 11,000        | 8.5  | 33.7                             | 7    | 3.7                 | 8    | 10,671   | 6    | 1.4                                    | 4    |
| 12    | 19.8                                  | 14   | 7,600         | 18   | 47.2                             | 11   | 8.5                 | 17   | 7,471    | 15   | 7.3                                    | 13   |
| 13    | 6.7                                   | 6    | 9,600         | 11   | 43.3                             | 10   | 2.8                 | 4    | 9,350    | 8    | 3.4                                    | 9    |
| 14    | 6.1                                   | 4.5  | 11,000        | 8.5  | 29.8                             | 5    | 0.9                 | 1    | 9,421    | 7    | 2.3                                    | 6    |
| 15    | 7.7                                   | 9    | 9,700         | 10   | 34.1                             | 8    | 5.6                 | 10   | 9,094    | 10   | 2.0                                    | 5    |
| 16    | 7.2                                   | 7    | 9,100         | 13   | 70.2                             | 13   | 5.8                 | 11   | 8,255    | 12   | 1.0                                    | 3    |
| 17    | NA                                    | -    | 13,500        | 6    | 11.9                             | 4    | NA                  | -    | 9,229    | 9    | NA                                     | -    |
| 19    | NA                                    | -    | 17,800        | 3    | 2.8                              | 2    | 6.1                 | 12   | 11,729   | 4    | NA                                     | -    |
| 20    | NA                                    | -    | 17,900        | 2    | 0                                | 1    | NA                  | -    | NA       | -    | NA                                     | -    |

SOURCE: U.S. Dept. of Commerce, Bureau of the Census, 1970 Census of Population and Housing, Final Report, PHC (1)-137.

tract 3 (in which Munsyana East is located) ranked lowest, and tract 4 (Munsyana West) ranked third from the lowest, indicating that the area in which Munsyana Homes is situated is one of the most depressed in the city. Furthermore, tract 3 can be characterized as the most depressed black area and tract 4 characterized as the most depressed white area within the city of Muncie, in terms of the above variables. 1970 census data on race for these two tracts showed that tract 3 was 78.5% black and that tract 4 was 97.5% white.<sup>23</sup>

The above data should be viewed in light of their datedness, although I believe that the situation will have changed little in the last ten years. The 1970 data also do not indicate the character of the neighborhood at the time the site for the project was selected. Several annual reports of the Muncie Housing Authority have indicated that most of the structures which originally occupied the site were substandard.<sup>24</sup> This is consistent with the policy of the Housing Act of 1937 which included the elimination of unsafe and unsanitary housing as one of its purposes.<sup>25</sup> Although it is difficult to ascertain the character of the neighborhood in 1941 when the project was opened, the current depressed character of the area and the type of people who now live in the project are probably related. As the character of the neighborhood around the project has changed, changes in the tenant population may have been influenced by this.

Physical Design. The physical design of public-housing has frequently been cited as one of its negative aspects. Many have criticized public-

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<sup>23</sup>Bureau of the Census, Census of the Population, 1970, table P-1.

<sup>24</sup>The Muncie Housing Authority, Annual Report, 1944, 1948, 1968.

<sup>25</sup>The Housing Act of 1937.

housing project design as unimaginative,<sup>26</sup> this being the result of cost limits imposed on construction by the federal government.<sup>27</sup> I have already described Munsyana Homes as a group of plain concrete block buildings. When one looks at the project -- its buildings and its size -- it looks like public-housing. It has a bare, institutional look.

Lisa Redfield Peattie discusses an infamous genre of public-housing architecture, the highrise building. She discusses the most notable high-rise project, Pruitt-Igoe in St. Louis. The problem with the buildings in this project came in the form of unpoliceable spaces, undefendable by informal social organization. The result was an extremely high vacancy rate (60%) and ultimately, the demolition of the project. More important, she states: "...it is not hard to conclude that high density highrise housing is inherently an unsuitable environment for families, and more unsuitable still for poor families." The point is, as Ms. Peattie states, "the projects have done much to give the whole idea of public-housing a bad public image, which has in, turn, contributed to the difficulties of the system and its tenants."<sup>28</sup> The institutional architecture and project format have done little to encourage anyone but the most desperately poor to apply to public-housing.

Discrimination in the Housing Market. Housing discrimination influences tenant characteristics in that blacks and other minorities have suffered the most from discriminatory practices.<sup>29</sup> John M. Goering, in a paper prepared for a HUD publication, stated:

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<sup>26</sup>See page 4 of this study.

<sup>27</sup>Fuerst, Society, p. 48.

<sup>28</sup>All of the above comes from Peattie, p. 305.

<sup>29</sup>Constance Lieder, "Planning for Urban Housing," The Practice of Local Government Planning, Frank S. So, et al, eds. (Washington, D.C.: The International City Management Association, 1979), p.624.

An examination of AHS (Annual Housing Survey) data for 1974-75, ...reveals that race has a direct effect on tenure status. Whites can achieve homeownership at much lower income levels after factors of income, preference, and tenure status are taken into account. Using these data, discrimination has been shown to restrict the supply and quality of housing available to blacks.<sup>30</sup>

Thus, if they and others are denied access to a sufficient supply of sound housing they may be forced to turn, more frequently than whites, to alternatives such as public-housing.

Housing Conditions. Because of housing discrimination, poor blacks, other minorities, and even the aged, may be forced to occupy substandard housing or pay higher rates for standard housing.<sup>31</sup> For example, the only census tracts in Muncie which contain greater than 50% black population, tract 12 (87.7%) and tract 3 (78.5%), rank 2nd and 3rd respectively on the percent of housing units lacking some or all plumbing facilities among all tracts in the city.<sup>32</sup> In addition, 74.1% of the housing in tract 3 was constructed before 1940, which ranks 4th in the city. These statistics are a poor surrogate for an actual housing conditions survey, but they indicate that a significant portion of blacks may be living in substandard housing. As data presented later in this study will show, public-housing is in demand by blacks in Muncie, indicating that they may be choosing public-housing over the private housing that is available to them, which frequently is substandard if one is poor.

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<sup>30</sup>John M. Goering, Housing in America: The Characteristics and Uses of the Annual Housing Survey, Annual Housing Survey Studies (Washington, D.C.: The Dept. of Housing and Urban Development), No. 6, p.9.

<sup>31</sup>Ibid, p. 9.

<sup>32</sup>U.S. Dept. of Commerce, Bureau of the Census, 1970 Census of Population and Housing, Final Report PHC (1)-37, table H-1.



Local Housing Authority Policy. Within limits determined by the Department of Housing and Urban Development, the local authority may set up its own tenant selection policies. These include economic and non-economic selection criteria. The economic criterion is the income ceiling based upon family size. This criterion is adjusted from time to time to reflect the overall changes in prices and income levels in the local economy. Table 2 shows how the admission income ceiling for a two-person household entering Munsyana Homes has changed from 1957 to the present. The non-economic selection criterion is an established order of preference given to certain types of applicant households, and general statements explaining the intent of the Housing Authority in its function of providing decent housing to low-income persons. The order of preference established by the Muncie Housing Authority is:

1. Families displaced by fire or natural disaster such as flood or tornado.
2. Families displaced through actions initiated by a public body.
3. Families receiving funds from the U.S. Government for disability or death occurring in connection with military service.
4. Families who are about to be without housing due to causes other than the fault of the applicant; circumstances under which a family is living in standard housing and because it is paying rent beyond its means could be expected within the very near future to be without housing.
5. Families with none of the above.<sup>33</sup>

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<sup>33</sup>The Muncie Housing Authority Records.

TABLE 2

## ADMISSION INCOME CEILING

## Two-Person Household, Muncie Housing Authority

| Year | Maximum Income<br>at Time<br>of Admission |
|------|---|
| 1957 | \$2,900                                   |
| 1965 | \$4,000                                   |
| 1969 | \$4,400                                   |
| 1973 | \$4,800                                   |
| 1979 | \$10,600                                  |

SOURCE: The records of the Muncie Housing Authority, Muncie, Indiana.

The Muncie Housing Authority also strives to choose new tenants according to the following:

- (1) Avoid concentrations of the most economically and socially deprived families in any one or all dwellings for low-income families;
- (2) Preclude admission of applicants whose habits and practices reasonably may be expected to have detrimental affect on the tenants or the project environment;
- (3) Maintain a tenant body in each project composed of families with a broad range of income and rent-paying ability which is representative of the range of incomes in the overall tenant body.<sup>34</sup>

The last item reflects the subject of a Report to Congress by the Comptroller General of the United States. The opening paragraph of the report stated:

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<sup>34</sup>The Muncie Housing Authority Records.

The financial condition of some agencies providing housing assistance to low-income families continues to deteriorate despite Federal legislation enacted 5 years ago to counteract this trend.

Providing housing for a broader economic range of families could improve the situation. Unless action is taken, continued financial deterioration and increased dependence on Federal subsidies may result.<sup>35</sup>

The attempt to attract a wider economic range of tenants not only points to a financial necessity but also suggests another motive, that of improving the social image of public housing.

## Methods

The analysis of tenant characteristics of the Munsyana Homes project was done by sampling data in the Muncie Housing Authority records. Strict confidentiality was maintained during the data collection, processing and analysis.

The three principal data sources for this study were: (1) the Report on Regular Reexamination of Families in Low-Rent Housing, (2) the Report on Occupancy, and (3) the Department of Housing and Urban Development Statistical Yearbook.

Report on Regular Reexamination of Families in Low-Rent Housing. This is an annual report submitted by local housing authorities to the Department of Housing and Urban Development (HUD). Each family who has lived in public-housing for one year or more is interviewed by the housing authority on an annual basis in order to confirm the family's eligibility to remain in public-housing. The report contains several pieces of information on each family and is submitted to HUD which compiles the data from all of the

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<sup>35</sup>Comptroller General of the United States, Report to Congress (Washington, D.C.: General Accounting Office, November 1979), p. 1.

local housing authorities and publishes national statistics on public-housing in its Statistical Yearbook. The greatest bulk of the sample data used in this study were extracted from the various years of this report contained in the Muncie Housing Authority records. The report years from which data were collected were: 1959, 1961, 1963, 1965, 1967, 1969, 1971, 1973, 1975, 1977, 1979. The types of data drawn from the report were:

- (1) Sex of the household head
- (2) Age of the household head
- (3) Marital status of the household head
- (4) Family size
- (5) Family income
- (6) Number of wage earners per household
- (7) Source of income

The Report on Regular Reexamination contains other categories of information for each household but the data used for this study were purposely limited to the more basic kinds of information as listed above.

Report on Occupancy. The Report on Occupancy is a quarter-annual report submitted to HUD by the local authorities containing information on the number of units occupied in each project, broken down by race, and also showing the number of units occupied by elderly persons. The data on the racial composition of the project used in this study were obtained from this report because it is the most accurate source of such information and made sampling unnecessary. As this is a quarterly report only one report from each sample year was used, usually the third quarter report. When the third quarter report from a sample year was not available another quarterly report from the same year was substituted. The report years from which data were collected were: 1959, 1961, 1963, 1965, 1967, 1969, 1971, 1973, 1975, 1977, 1979.

Department of Housing and Urban Development Statistical Yearbook. HUD publishes various kinds of statistics on each of its programs in this yearbook.

including low-rent housing. The 1966 Statistical Yearbook was the initial one published (HUD was created in 1965). As stated above, the national statistics for low-rent housing contained in the Statistical Yearbook are compiled from the Report on Regular Reexamination of Families in Low-Rent Housing. The data taken from the Statistical Yearbook for this study were:

- (1) Racial composition
- (2) Age characteristics of household heads
- (3) Marital Status
- (4) Average family size
- (5) Median family income
- (6) Percentage of households with one or more workers
- (7) Source of income

The data taken from the Statistical Yearbook will be used to compare with data on the Munsyana Homes tenant population. Because the Statistical Yearbook was not published until 1966, a comparison between data taken from the latter and that on Munsyana Homes is only possible for the years of 1967, 1969, 1971, 1973, 1975, and 1977. The 1979 Statistical Yearbook had not yet been published at the writing of this study.

The Sampling Frame. The sampling frame was limited by two conditions. First, the sampling frame was limited to tenants which had lived in Munsyana Homes during the years 1959 to 1979. The Housing Authority's records did not go back any farther than 1959. Second, the sampling frame was limited to those tenants who were listed in the Report on Regular Reexamination in any one sample year. This excluded those tenants who had moved into the project during the year from which a sample was taken, and excluded those tenants who were simply not interviewed during the year, for one reason or another. Based upon the total sample size of 635 cases, it was determined that an average of 231 households (the project contains 279 units and has maintained a high occupancy rate) were interviewed by the Housing Authority for the Report on Regular Reexamination each year from 1959 to 1979. Information on new tenants who move into a project is compiled in a report covering the calendar year in which they enter the project. Thus they are

not included in the Report on Regular Reexamination. A bias could be present in the sample population because those who were not reexamined may have avoided it because they had exceeded income limits, or for any similar reason, and therefore the sample frame could be skewed. Those who were excluded from the Reexamination report because they were new occupants for that year could have possibly entered the sample frame two years after their initial occupancy. However, this raises another possibility for bias in the sample. For example, if a family entered the project during a sample year, that family would not be included in the Reexamination report and thus would have zero probability of being in the sample for that year. Further, if the family moved out of the project during the following year (not a sample year), there would be no possibility at all that they would be included in the sample frame. The possibility of bias here was brought out by Henry Aaron,<sup>36</sup> being that white families tended to move out of public-housing faster than blacks. J.S. Fuerst also made the point that upwardly mobile families, who might have above average incomes as public-housing occupants, tended to move out of public-housing fairly quickly. Thus, it is possible that white and upwardly mobile families are under-represented in the sample frame and in the ultimate sample assembled for this study.

Sample Design. The time period under study, 1959 to 1979, was chosen for the simple reason that these were the only years for which any useful information existed, such as the Reexamination report. I felt that a valid and useful analysis of tenant characteristics could be done for this time period. Twenty years worth of information is a large amount to sort through

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<sup>36</sup>See p. 5 of this paper the discussion of Aaron's findings.

and analyze and it was therefore decided that a clear picture of tenant characteristics could be obtained through a sampling of the information available. Because this is essentially a trend study it was decided that a two year sampling interval would allow for detection of any significant shifts in tenant characteristics over the study period. Furthermore, it was decided that a 25 percent sample of those families who were included in the Reexamination report for each sample year would be sufficient to give a true picture of the tenant population. The sample years were the odd numbered years beginning with 1959 and proceeding through 1979.

A randomized systematic sampling technique was used to collect the data from the Reexamination report. The data contained in the Reexamination report were identified by housing unit number and arranged in numerical order, i.e., data on the family which was living in unit number 1 were listed first and so on. A random number from 1 to 279 (the total number of units in the project) was chosen for each sample year, becoming the starting point for data collection for that year. The data were then collected for every fourth unit. Thus, if the randomly chosen number for the year 1959 was 117, this was the first unit (household) for which data were collected. The household in unit 121 was next included in the sample. The total sample size was 635 cases. The sample sizes of the sample years are as follows:

|      |    |             |
|------|----|-------------|
| 1959 | -- | 60 families |
| 1961 | -- | 61 families |
| 1963 | -- | 57 families |
| 1965 | -- | 66 families |
| 1967 | -- | 51 families |
| 1969 | -- | 66 families |
| 1971 | -- | 63 families |
| 1973 | -- | 64 families |
| 1975 | -- | 37 families |
| 1977 | -- | 54 families |
| 1979 | -- | 56 families |

Data Collection Technique. The data collected from the Reexamination report were numerically coded and placed into a computerized data file for easier storage and analysis. Although only 8 categories of data for each household were used for this study, thirteen in all were collected. The Statistical Package for the Social Sciences (SPSS) was used to program the computer for the data analysis. The data file was organized into sub-files by sample year for convenience in the data analysis.

The data collected from the Report on Occupancy and the HUD Statistical Yearbook were not put into the computer but were organized into tables for analysis and comparison with the data from the Reexamination report after it was output from the computer.

Data Analysis. The data analysis will basically be a comparison of certain characteristics between elderly and non-elderly white and black tenants. The following characteristics will be examined:

- (1) Racial composition
- (2) The distribution of the sex of household heads
- (3) The age distribution of household heads
- (4) The marital status of household heads
- (5) Average family size
- (6) Average family income
- (7) The distribution of households with or without a wage earner
- (8) Source of income

Three important points should be discussed before the findings of this study are examined. The first involves the basic difference between the data from the Reexamination report and the HUD Statistical Yearbook data. This difference is obvious in that the Statistical Yearbook data may be seen as a macro scale view of public-housing and the data on Munस्याна Homes may be seen as a micro scale view of public-housing.

The second point that should be brought out is the possible margin of error inherent in the sample data for Munस्याна Homes. This is illustrated by comparing the racial breakdown as shown by the sample data to the



actual racial breakdown as reported in the Report on Occupancy. This will be done when racial composition is discussed under "Data Analysis."

The last point that should be mentioned is that because the sample size for the 1975 was relatively small, being only 37 households, the statistics reported for this year appear to be in error for most of the variables, as the reader will observe in the discussion below. Thus when interpretation is made of the statistics for Munsyana Homes, the year 1975 has usually been ignored.

## Data Analysis

### RACE

As noted in the introduction to this paper, the Munsyana Homes project has been racially segregated for the majority of its existence. It was not until around 1975 that a significant change occurred in the racial balance of the project. As table 3 shows, before 1975 the racial composition ranged around 54-58% white and 41-45% black. As stated earlier, the line of segregation was a heavily traveled city thoroughfare, splitting the project into two groups of buildings. Munsyana East was traditionally black and contained 116 units (later 117), while Munsyana West was traditionally white, containing 162 units. The ratio of 162:116 corresponds very closely to the statistics in table 3 for the years 1959 through 1973. Starting around 1975 there began a shift toward the black majority that now exists in the project. This was the result of increasing pressure from the Department of Housing and Urban Development upon the Housing Authority to desegregate the project. This came several years after the passage of the Civil Rights Acts of 1964 and 1968. The long-standing segregation policy of the Muncie Housing Authority demonstrates how the local authority may effect the characteristics of its tenant population.

TABLE 3

## RACIAL BREAKDOWN OF PUBLIC-HOUSING TENANTS, 1959-1979

| Year | Percent White |          | Percent Nonwhite |          | Percent Black |          |
|------|---------------|----------|------------------|----------|---------------|----------|
|      | National      | Munsyana | National         | Munsyana | National      | Munsyana |
| 1959 | NA            | 58%      | NA               | 42%      | NA            | 42%      |
| 1961 | NA            | 58       | NA               | 42       | NA            | 42       |
| 1963 | NA            | 59       | NA               | 41       | NA            | 41       |
| 1965 | NA            | 57       | NA               | 43       | NA            | 43       |
| 1967 | 43            | 57       | 57               | 43       | NA            | 43       |
| 1969 | 38            | 56       | 62               | 44       | NA            | 44       |
| 1971 | 36            | 55       | 64               | 45       | NA            | 45       |
| 1973 | 46            | 54       | 54               | 46       | 47            | 46       |
| 1975 | 39            | 48       | 61               | 52       | 53            | 52       |
| 1977 | 37            | 37       | 63               | 63       | 53            | 63       |
| 1979 | NA            | 27       | NA               | 73       | NA            | 73       |

SOURCE: 1. U.S. Department of Housing and Urban Development, Statistical Yearbook (Washington, D.C.: U.S. Government Printing Office, 1967-1977).

2. The Muncie Housing Authority, Report On Occupancy, 1959-1979.

Once the practice of segregation was stopped, neither race was limited in the amount of housing units available to it in the project. The increase in black occupancy in 1975 may have been the result of an increase in the proportion of black applicants. In Muncie, blacks as a group have a lower median income and a higher poverty rate than the general population. The 1970 Census showed that the median income of all families in Muncie was \$8,752, compared to \$6,658 for blacks in the city. The poverty rate among the entire population of the city of Muncie was 17.2% of all households. For black households the rate was 30.8%.<sup>37</sup> However, because blacks composed only 9.5% of the city's population 1970, black poverty households constituted only 16% of all poverty households in the city. The question is, why have blacks become the majority in the project? The reason may be that the growing number of black tenants and the intermixing of races within the complex may have become a threatening situation to white tenants and potential white applicants. The potential white applicants and existing white tenants may have, therefore, resorted to other types of subsidized housing within the city. Unfortunately this study does not have data showing the racial composition of applicants to the Housing Authority. Such data would more than likely indicate that the proportion of white applicants has declined in relation to black applicants since the early 1970s.

Another possibility brought out by Aaron, is that although the proportion of whites and blacks entering public-housing was nearly even in 1970, whites tended to move out of public-housing much more quickly than blacks, thus leaving a larger percentage of occupants as black.<sup>38</sup>

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<sup>37</sup>Bureau of the Census, 1970 Census of the Population (Washington, D.C.: U.S. Government Printing Office, 1972).

<sup>38</sup>See p. 5 of this study.

The national data for public-housing show a similar trend toward a majority of black tenants. As table 3 illustrates, in 1967 the ratio of whites to nonwhites in public-housing nationwide was 43:57 (the Statistical Yearbook did not itemize the individual nonwhite races until 1973). By comparison, in 1967 Munsyana Homes was 57% white and 43% nonwhite. However, by 1977 the racial composition of both Munsyana Homes and public-housing nationally was very similar. The racial proportions in both were 37% white and 63% nonwhite. Blacks dominated public-housing nationally, comprising 53% of the public-housing population. Blacks comprised 63% of the Munsyana Homes population. Comparison of the changing racial balance of public-housing at both scales shows that the racial balance of Munsyana Homes did not change as early as did public-housing nationally due to the enforced segregation. When the desegregation of Munsyana Homes did begin, the fairly strong shift to the black majority indicates a pent-up demand among blacks in Muncie for assisted housing.

Statistical Error. Tables 3 and 4 show the racial breakdown of Munsyana Homes taken from two separate sources. Table 4 shows racial composition as drawn from the sample data. Table 1 shows race data as contained in the Report on Occupancy, which is the more accurate of the two. Table 4 illustrates that the average error in the sample data on the percentage of white tenants is  $\pm 7.0\%$  whereas the error for blacks is  $\pm 6.1\%$ . The average error is  $\pm 6.5\%$ . The reader should therefore understand that the remainder of the sample data on other characteristics presented in this study could also be in error by a similar margin.

TABLE 4

## RACIAL BREAKDOWN OF TENANTS, MUNSYANA HOMES, 1959-1979

| Year | Percent White | Percent <sup>a</sup> Error | Percent Black       | Percent <sup>a</sup> Error |
|------|---------------|----------------------------|---------------------|----------------------------|
| 1959 | 56.7%         | -1.6%                      | 43.3%               | +2.1%                      |
| 1961 | 54.1          | -6.7                       | 45.9                | +9.3                       |
| 1963 | 57.1          | -2.4                       | 42.9                | +3.4                       |
| 1965 | 59.1          | +3.0                       | 40.9                | -4.0                       |
| 1967 | 56.0          | -0.9                       | 44.0                | +1.1                       |
| 1969 | 57.6          | +2.5                       | 42.4                | -3.2                       |
| 1971 | 60.3          | +9.6                       | 39.7                | -11.8                      |
| 1973 | 56.3          | +4.3                       | 43.8                | -5.0                       |
| 1975 | 37.8          | -20.8                      | 59.5                | +14.4                      |
| 1977 | 44.4          | +20.0                      | 55.6                | -11.3                      |
| 1979 | 28.6          | +4.8                       | 71.4                | -1.8                       |
|      |               | Avg.<br>error=+7.0%        |                     |                            |
|      |               |                            | Avg.<br>error=+6.1% |                            |

Overall Average Error =+6.5%

SOURCE: A 25% sample taken from the Department of Housing and Urban Development's Report on Reexamination of Families in Low-Rent Housing, 1959-1979, obtained from Muncie Housing Authority records, Muncie, Indiana.

<sup>a</sup> This is the error between the data presented in this table and the data presented in table 3.

SEX

Tables 5 and 6 present a breakdown of male-headed and female-headed households for both races in Munsyana Homes. It should be noted here that data on sex of the household head for the first two sample years (1961 and 1963) were tabulated in a manner different from the remainder of the data (1959 data were not available). The Reexamination report did not ask for the sex of the household head until 1965 and therefore information on the sex of the household head prior to 1965 had to be obtained from other Housing Authority records. As table 5 shows, the proportion of male-headed households among the entire Munsyana Homes population has declined since

1961 from 47% to 16%, while female-headed households have increased from 53% to 84%. Although the data show a slight difference between the male to female ratio for whites and blacks, the dominant pattern for both races is a female-headed household.

TABLE 5

BREAKDOWN OF SEX OF HOUSEHOLD HEAD BY RACE:  
ALL FAMILIES, MUNSYANA HOMES, 1961-1979

| Year | All Families |        | White |        | Black |        |
|------|--------------|--------|-------|--------|-------|--------|
|      | Male         | Female | Male  | Female | Male  | Female |
| 1961 | 47%          | 53%    | 40%   | 60%    | 57%   | 43%    |
| 1963 | 44           | 56     | 44    | 56     | 45    | 55     |
| 1965 | 38           | 62     | 40    | 60     | 37    | 63     |
| 1967 | 28           | 72     | 35    | 65     | 19    | 81     |
| 1969 | 39           | 62     | 42    | 58     | 33    | 67     |
| 1971 | 27           | 73     | 29    | 71     | 25    | 75     |
| 1973 | 14           | 86     | 17    | 83     | 11    | 89     |
| 1975 | 16           | 84     | 21    | 79     | 9     | 91     |
| 1977 | 11           | 89     | 13    | 87     | 10    | 90     |
| 1979 | 16           | 84     | 25    | 75     | 13    | 87     |

SOURCE: Subprogram FREQUENCIES.

<sup>a</sup>Includes one male-headed other nonwhite household.

The data in table 5 support the observations of Fuerst and Meehan who wrote about the predominance of "broken" and female-headed households.<sup>39</sup>

Data on marital status in Munsyana Homes support the data in table 5. Table 6 demonstrates that during the 1970s households in Munsyana Homes headed by married couples constituted from 7 to 22% of all households.<sup>40</sup>

<sup>39</sup>See pages 4 and 6 of this study.

<sup>40</sup>Data on marital status prior to 1973 were not available for Munsyana Homes or public-housing nationally.

In public-housing nationally married households ranged from 22% to 29% of all households (table 6).

TABLE 6  
MARITAL STATUS, 1973-1979

| Year | Percent Married |           | Percent Single |           | Percent Single Elderly |           |
|------|-----------------|-----------|----------------|-----------|------------------------|-----------|
|      | National        | Munस्याना | National       | Munस्याना | National               | Munस्याना |
| 1973 | 24%             | 12%       | 76%            | 88%       | 31%                    | 55%       |
| 1975 | 29              | 22        | 71             | 78        | 29                     | 8         |
| 1977 | 22              | 7         | 78             | 93        | 34                     | 48        |
| 1979 | NA              | 13        | NA             | 88        | NA                     | 43        |

SOURCE: 1. Dept. of Housing and Urban Development, Statistical Yearbook (Washington, D.C.: U.S. Government Printing Office, 1973-1977).

2. Subprogram CROSSTABS.

One may or may not find it surprising that the Munस्याना Homes population has a higher proportion of female-headed households than all households in Muncie which are below poverty level. The 1970 census reported that female-headed families constituted 39% of all families below poverty level; the comparative figure for Munस्याना Homes in 1969 was 62%.<sup>41</sup> Although the census did not report this statistic for white poverty level families, it does so for black ones. In 1970 it reported that 36% of all black poverty level families in Muncie were female-headed; the comparable figure for Munस्याना Homes in 1969 was 67%.<sup>42</sup> One must conclude that public-housing is more acceptable to the female heads of low-income families than it is to the male heads of such families. The fact that females are more willing to live in public-housing may be

<sup>41</sup> Bureau of the Census, 1970, table P-4.

<sup>42</sup> Ibid., table P-6.

because they have fewer alternatives than do males in a male-dominated society. Furthermore, black females, who have come to dominate the household head population in Munsyana Homes, must face the twin obstacles of race and sex discrimination in the housing, employment and financial lending markets. It is no surprise that they have become quite common within public-housing over the years.

#### AGE

The increasing average age of household heads in Munsyana Homes is due to an increase in the number of elderly residing in the project. Table 7 documents the increase of the average age, which rose from 50 to 55 during the study period. This is supported by the data in table 8 which show that the portion of elderly headed households in the project has ranged from 48 to 53% since 1969, while the average age has fluctuated between 54 and 55 during the same period. During the study period the average age of white household heads in Munsyana Homes has usually been somewhat higher than that of black household heads (table 7), and again, this is due to the fact that whites have consistently had a higher portion of elderly household heads than have blacks (table 8).

Nationwide, public-housing has not experienced as great an influx of elderly as Munsyana Homes. Table 8 shows that nationally, elderly household heads were increasing up to the year 1975--to 42% of all households-- but declined to 36% in 1977. Table 8 also shows a similar decline in elderly household heads since 1973 for Munsyana Homes. In Munsyana Homes, this decline is due mainly to the decline in white elderly household heads. Nationwide, the proportion of both white and black elderly household heads declined. It is not clear why the proportion of elderly has declined in Munsyana Homes or public-housing nationwide. If this trend continues it is an indication that: (1) some aspect of the public-housing environment has made it less attractive to the



TABLE 7

## AVERAGE AGE OF HOUSEHOLD HEAD, MUNSYANA HOMES

| Year | All Household Heads | White Household Heads | Black Household Heads |
|------|---------------------|-----------------------|-----------------------|
| 1959 | 50 years            | 55 years              | 43 years              |
| 1961 | 52                  | 55                    | 48                    |
| 1963 | 51                  | 51                    | 51                    |
| 1965 | 54                  | 55                    | 52                    |
| 1967 | 50                  | 53                    | 47                    |
| 1969 | 55                  | 54                    | 56                    |
| 1971 | 54                  | 55                    | 52                    |
| 1973 | 55                  | 61                    | 50                    |
| 1975 | 46                  | 48                    | 46                    |
| 1977 | 54                  | 65                    | 46                    |
| 1979 | 55                  | 60                    | 52                    |

SOURCE: Subprogram CONDESCRIPTIVE.

elderly; or, (2) more elderly have begun to resort to other types of housing alternatives which meet their need; or, (3) a combination of 1 and 2.

Because the Housing and Community Development Act of 1974 gave admission priority to the elderly it is not likely that they are being limited by the local authorities. It may be that something such as a real or perceived increase in the crime rate in public-housing is driving them away.

The elderly compose a disproportionate share of the public-housing population in Muncie, if Munsyana Homes is compared to the rest of the city. In 1970, persons 60 years and older constituted nearly 6% of the city's population,<sup>43</sup> while in 1969 the elderly constituted 48% of the household head population in Munsyana Homes.

TABLE 8

## ELDERLY HOUSEHOLD HEADS IN PUBLIC-HOUSING

| Year | All Families |           | White    |           | Black    |           |
|------|--------------|-----------|----------|-----------|----------|-----------|
|      | National     | Munस्याना | National | Munस्याना | National | Munस्याना |
| 1959 | NA           | 38%       | NA       | 44%       | NA       | 31%       |
| 1961 | NA           | 38        | NA       | 45        | NA       | 29        |
| 1963 | NA           | 32        | NA       | 34        | NA       | 29        |
| 1965 | NA           | 41        | NA       | 48        | NA       | 30        |
| 1967 | 25%          | 28        | 38%      | 39        | 14%      | 14        |
| 1969 | 32           | 48        | 51       | 50        | 20       | 46        |
| 1971 | 35           | 44        | 59       | 53        | 22       | 32        |
| 1973 | 39           | 53        | 65       | 67        | 23       | 36        |
| 1975 | 42           | NA        | 67       | NA        | 27       | NA        |
| 1977 | 36           | 50        | 62       | 71        | 20       | 33        |
| 1979 | NA           | 48        | NA       | 56        | NA       | 45        |

SOURCE: 1. Dept. of Housing and Urban Development, Statistical Yearbook, (Washington, D.C.: U.S. Government Printing Office, 1967-1977).

2. Subprogram CROSSTABS.

NOTE: 1. In 1967 the HUD data on the elderly was for persons 65 years or older.

2. The HUD data for the years 1967 through 1971 include other nonwhite races.

FAMILY SIZE

Table 9 presents family size data for both Munस्याना Homes and public-housing nationwide.<sup>44</sup> The overall trend appears to be a declining family size in all categories of table 9 except for the non-elderly nationwide. The lack of data for this group, for both whites and blacks, precludes any credible assessment of family size trends.

The data on Munस्याना Homes non-elderly households dispute the observations of several of the authors cited earlier in this study, who held that public-housing is populated mostly by large black families.<sup>45</sup> Although, as we have seen earlier, Munस्याना Homes is composed of a majority of blacks, their households are by no means significantly larger, on the average, than

<sup>44</sup>The national data for the non-elderly was not given in the Statistical Yearbook for the years 1973-77.

<sup>45</sup>See pages 4-7 of this study.

TABLE 9

## AVERAGE FAMILY SIZE

| Year | All Families |         |            |         | White      |                   |            |         | Black      |                   |            |         |
|------|--------------|---------|------------|---------|------------|-------------------|------------|---------|------------|-------------------|------------|---------|
|      | National     |         | Munsyana   |         | National   |                   | Munsyana   |         | National   |                   | Munsyana   |         |
|      | Nonelderly   | Elderly | Nonelderly | Elderly | Nonelderly | Elderly           | Nonelderly | Elderly | Nonelderly | Elderly           | Nonelderly | Elderly |
| 1959 | NA           | NA      | 3.6        | 1.48    | NA         | NA                | 3.4        | 1.47    | NA         | NA                | 3.8        | 1.50    |
| 1961 | NA           | NA      | 3.7        | 1.44    | NA         | NA                | 3.7        | 1.33    | NA         | NA                | 3.8        | 1.63    |
| 1963 | NA           | NA      | 3.5        | 1.63    | NA         | NA                | 3.4        | 1.09    | NA         | NA                | 3.8        | 1.43    |
| 1965 | NA           | NA      | 3.4        | 1.41    | NA         | NA                | 3.2        | 1.32    | NA         | NA                | 3.7        | 1.63    |
| 1967 | NA           | NA      | 2.6        | 1.50    | NA         | NA                | 3.0        | 1.46    | NA         | NA                | 2.4        | 1.67    |
| 1969 | 4.38         | 1.70    | 3.6        | 1.22    | 4.03       | 1.52              | 3.7        | 1.32    | 4.52       | 1.99              | 3.3        | 1.08    |
| 1971 | 4.44         | 1.66    | 3.2        | 1.18    | 3.92       | 1.43              | 3.2        | 1.20    | 4.59       | 2.02 <sup>a</sup> | 3.2        | 1.13    |
| 1973 | NA           | 1.55    | 3.5        | 1.18    | NA         | 1.32 <sup>a</sup> | 3.7        | 1.17    | NA         | 1.90              | 3.4        | 1.20    |
| 1975 | NA           | 1.55    | 2.7        | 1.25    | NA         | 1.31              | 3.4        | 1.25    | NA         | 1.85              | 2.4        | NA      |
| 1977 | NA           | 1.55    | 3.1        | 1.26    | NA         | 1.31              | 2.6        | 1.18    | NA         | 1.85              | 3.4        | 1.40    |
| 1979 | NA           | NA      | 2.7        | 1.30    | NA         | NA                | 2.4        | 1.44    | NA         | NA                | 2.8        | 1.22    |

SOURCE: 1. Department of Housing and Urban Development, Statistical Yearbook (Washington, D.C.: U.S. Government Printing Office, 1967-1977).

2. Subprogram CONDESCRIPTIVE.

NOTE: The HUD data includes other nonwhite races for the years 1967 through 1971.

<sup>a</sup>Estimated from HUD data.

white households in Munsyana Homes. (Nationwide, non-elderly black families in public-housing do tend to be larger than non-elderly white families) At various times throughout the study period non-elderly whites and blacks in Munsyana Homes have alternately had a higher average family size, and, averaging over the entire study period, blacks have averaged 3.27 persons per household, whites 3.24 persons -- hardly a significant difference. Non-elderly households in Munsyana Homes do tend to be somewhat larger than other households in Muncie, but they have been smaller on the average than public-housing households nationwide. In 1960 the average household size in Muncie was 3.12,<sup>46</sup> while the typical non-elderly household in Munsyana Homes in 1959 contained 3.6 persons. In 1970, the average household size in Muncie had dropped to 2.85 persons,<sup>47</sup> while the average non-elderly household size in Munsyana Homes was still 3.6 persons. Even though the average household size for all of Muncie was calculated including elderly households, only 5.6% of the city's population was 60 years or older in 1970, while 48% of Munsyana Homes' households were elderly in 1969. Thus, if the elderly households were not included when calculating the average household size for the city, it would not alter that figure as much as it does when calculating the difference between non-elderly and elderly household size in Munsyana Homes. The above data do, however, support the general notion that public-housing families, excluding the elderly, are larger on the average than the average family in the population in general. Taking into account that most households in public-housing are headed by a single adult, public-housing households will more than likely have more children on the

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<sup>46</sup>Bureau of the Census, Census of Population, Muncie, IN, 1960, table P-1.

<sup>47</sup>Bureau of the Census, Census of Population, Muncie, IN, 1970, table P-1.

average than households outside public-housing. It is no wonder, then, that an environment with a higher number of children per household, and especially poor children with only one adult to guide them, will acquire a negative image, as public-housing has.

#### FAMILY INCOME

When examining the median income data for Munsyana Homes and public-housing nationwide, shown in table 10, it appears that the observations of Fuerst, Aaron, and Meehan are at least partially correct.<sup>48</sup> While the median income of public-housing tenants in Munsyana Homes actually rose by a greater percentage than that of the population as a whole in Muncie from 1960 to 1970, the median income of non-elderly tenants in Munsyana Homes declined between 1969 and 1979. In 1960, the median income in Muncie was \$5,667.<sup>49</sup> In Munsyana Homes in 1959, the median income of nonelderly families was \$1,892; the median income of elderly families was \$984. By 1970, the median income in Muncie had risen to \$8,752, an increase of 54% since 1960.<sup>50</sup> In Munsyana Homes in 1969, the median income of non-elderly families was \$3,914, an increase of 107% since 1959; the elderly median income had increased to \$1,588, an increase of 61% since 1959. However, between 1969 and 1979, the median income of non-elderly families in Munsyana Homes decreased by 36% to \$2,508; elderly income increased by 80% to \$2,858. The result is that the median income of the elderly in Munsyana Homes was higher in 1979 than that of the non-elderly. The elderly median income in Munsyana Homes has steadily risen because this group has traditionally had few workers, demonstrated in table 11,

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<sup>48</sup>See pages 3,5 and 6 of this study.

<sup>49</sup>Bureau of the Census, 1960, table P-1.

<sup>50</sup>ibid, 1970, table P-4.

TABLE 10

## MEDIAN FAMILY INCOME, 1959-1979

| Year | All Families   |         |                |         |         | White          |         |                |         |         | Black          |         |                |         |         |
|------|----------------|---------|----------------|---------|---------|----------------|---------|----------------|---------|---------|----------------|---------|----------------|---------|---------|
|      | National       |         | Munस्याна      |         |         | National       |         | Munस्याна      |         |         | National       |         | Munस्याна      |         |         |
|      | Non<br>Elderly | Elderly | Non<br>Elderly | Elderly | Elderly | Non<br>Elderly | Elderly | Non<br>Elderly | Elderly | Elderly | Non<br>Elderly | Elderly | Non<br>Elderly | Elderly | Elderly |
|      |                |         |                |         |         |                |         |                |         |         |                |         |                |         |         |
| 1959 | NA             | NA      | 1892           | 984     |         | NA             | NA      | 1892           | 936     |         | NA             | NA      | 1842           | 1256    |         |
| 1961 | NA             | NA      | 2595           | 900     |         | NA             | NA      | 2085           | 780     |         | NA             | NA      | 3305           | 1068    |         |
| 1963 | NA             | NA      | 2988           | 993     |         | NA             | NA      | 2986           | 990     |         | NA             | NA      | 3172           | 1001    |         |
| 1965 | NA             | NA      | 2293           | 1040    |         | NA             | NA      | 1872           | 990     |         | NA             | NA      | 2661           | 1082    |         |
| 1967 | 3458           | 1542    | 3085           | 1741    |         | NA             | 1532    | 3597           | 1725    |         | NA             | 1574    | 2990           | 2380    |         |
| 1969 | 3705           | 1712    | 3914           | 1588    |         | 3651           | 1691    | 4680           | 1681    |         | 3729           | 1753    | 3802           | 1588    |         |
| 1971 | 3738           | 1917    | 4264           | 1516    |         | 3772           | 1901    | 4271           | 1516    |         | 3734           | 1949    | 3328           | 1488    |         |
| 1973 | NA             | 2179    | 3958           | 1849    |         | NA             | 2229    | 4875           | 1854    |         | NA             | 2009    | 3558           | 1712    |         |
| 1975 | NA             | 2642    | 3120           | 2013    |         | NA             | 2680    | 2562           | 2013    |         | NA             | 2485    | 3122           | NA      |         |
| 1977 | NA             | 2928    | 3077           | 3468    |         | NA             | 2983    | 2641           | 2501    |         | NA             | 2722    | 3080           | 2247    |         |
| 1979 | NA             | NA      | 2508           | 2858    |         | NA             | NA      | 2508           | 2610    |         | NA             | NA      | 2511           | 3029    |         |

SOURCE: 1. Department of Housing and Urban Development, Statistical Yearbook (Washington, D.C.: U.S. Government Printing Office, 1967-77).

2. Subprogram CONDESCRIPTIVE.

NOTE: The HUD data includes other nonwhite races for the years 1967 through 1971.

TABLE 11

## PERCENT OF HOUSEHOLDS WITH ONE OR MORE WORKERS

| Year | All Families      |         |                |         | White             |         |                |         | Black             |         |                |              |
|------|-------------------|---------|----------------|---------|-------------------|---------|----------------|---------|-------------------|---------|----------------|--------------|
|      | National Munsyana |         |                |         | National Munsyana |         |                |         | National Munsyana |         |                |              |
|      | Non<br>Elderly    | Elderly | Non<br>Elderly | Elderly | Non<br>Elderly    | Elderly | Non<br>Elderly | Elderly | Non<br>Elderly    | Elderly | Non<br>Elderly | Elderly      |
| 1959 | NA                | NA      | 65             | 26      | NA                | NA      | 58             | 20      | NA                | NA      | 72             | 38           |
| 1961 | NA                | NA      | 84             | 13      | NA                | NA      | 78             | 7       | NA                | NA      | 90             | 25           |
| 1963 | NA                | NA      | 89             | 17      | NA                | NA      | 90             | 9       | NA                | NA      | 88             | 29           |
| 1965 | NA                | NA      | 79             | 22      | NA                | NA      | 65             | 26      | NA                | NA      | 95             | 13           |
| 1967 | NA                | NA      | 89             | 50      | NA                | NA      | 88             | 36      | NA                | NA      | 89             | 100          |
| 1969 | NA                | NA      | 91             | 28      | NA                | NA      | 95             | 21      | NA                | NA      | 87             | 39           |
| 1971 | NA                | NA      | 80             | 11      | NA                | NA      | 78             | 10      | NA                | NA      | 82             | 13           |
| 1973 | 50                | 9       | 60             | 8       | 53                | 5       | 58             | 0       | 50                | 15      | 61             | 30           |
| 1975 | 49                | 9       | 58             | 0       | 51                | 5       | 40             | 0       | 49                | 13      | 68             | <sup>a</sup> |
| 1977 | 48                | 8       | 48             | 11      | 51                | 4       | 57             | 12      | 48                | 12      | 45             | 10           |
| 1979 | NA                | NA      | 35             | 7       | NA                | NA      | 0              | 0       | NA                | NA      | 46             | 11           |

SOURCE: 1. Department of Housing and Urban Development, Statistical Yearbook (Washington, D.C.: U.S. Government Printing Office, 1967-1977).

2. Subprogram CROSSTABS.

NOTE: Percentages for "National-Nonelderly" columns were estimated.

<sup>a</sup>No blacks in sample.

and has depended upon public assistance or benefit income more than the non-elderly, as demonstrated in table 12. While this may seem like a paradoxical statement, it is meant to show that the source of income for the elderly has remained relatively consistent during the study period. Over the years public-assistance and benefit payments have been increased through legislative action to reflect inflation. The non-elderly, who earlier in the study period had a higher percentage of households with workers and a lower percentage of households receiving public-assistance or benefit income, have shifted to a point where the reverse is true. Since 1969 the decline in the median income of the non-elderly in Munस्याна Homes corresponds very closely to the decline in the portion of these households with a wage earner, and with the increase in the portion of these households that receive public assistance or benefit income (see tables 10, 11, and 12).

The only significant difference between the median income of non-elderly whites and blacks in Munस्याна Homes is the fact that the median income of non-elderly blacks never rose above \$4,000, as it did for whites. The average of the median income of both non-elderly groups for the entire study period is very similar: \$3,088 for whites, \$3,034 for blacks. It appears that in both Munस्याна Homes and public-housing nationwide there is no significant difference between the income levels of non-elderly whites and blacks. The data on the non-elderly in public-housing nationwide is too limited to compare with the non-elderly of Munस्याна Homes. Overall, the elderly in Munस्याна Homes appear to be poorer than most of the elderly public-housing tenants across the nation.

The current income levels of public-housing tenants illustrate why the Comptroller General called for the local authorities to attract a wider economic range of tenants.<sup>51</sup> Given the fact that non-elderly families

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<sup>51</sup>See p. 17 of this study.



In public-housing may be becoming poorer and depending more upon public assistance or benefit income, the financial outlook for both Munsyana Homes and public-housing across the nation is bleak.

#### SOURCE OF INCOME

Table 12 presents data on households receiving public assistance or benefit income. It is quite clear that in the case of Munsyana Homes and public-housing nationwide, more tenants are receiving some type of public assistance or benefit income than in earlier years. In Munsyana Homes, virtually 100% of the elderly have been receiving this type of income since 1969, while the percent of non-elderly households in Munsyana Homes which have received public assistance or benefit income has increased from a low of 26% during the period of 1961-63, to its highest level in 1977, of 70%. Among non-elderly families in Munsyana Homes, whites have generally had a higher percentage of households receiving assistance or benefit income than have blacks. In 1979, 100% of non-elderly white households were receiving assistance or benefit income, compared to 59% for non-elderly blacks. Since 1967, 100% of the white elderly households in Munsyana Homes have received assistance or benefit income. The record for the black elderly in Munsyana Homes has been nearly identical. It is clear that in the future, Munsyana Homes can expect to receive very few applicants who are not receiving some type of assistance or benefit income, based upon the current trends.

This outlook may be applied to public-housing nationally also. However, one difference occurs between Munsyana Homes and public-housing nationally. Whereas more non-elderly white households than black ones were receiving assistance or benefit income in Munsyana Homes, the reverse trend is true nationally. A higher proportion of black non-elderly households than white ones are receiving assistance or benefit income nationwide.

To reiterate a point made when tenant income level was discussed earlier,

TABLE 12

## HOUSEHOLDS RECEIVING PUBLIC ASSISTANCE OR BENEFIT INCOME

| Year | All Families |         |             |         | White       |         |             |         | Black       |         |             |         |
|------|--------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|
|      | National     |         | Munस्याна   |         | National    |         | Munस्याна   |         | National    |         | Munस्याна   |         |
|      | Non Elderly  | Elderly | Non Elderly | Elderly | Non Elderly | Elderly | Non Elderly | Elderly | Non Elderly | Elderly | Non Elderly | Elderly |
| 1959 | NA           | NA      | 38%         | 83%     | NA          | NA      | 47%         | 80%     | NA          | NA      | 28%         | 88%     |
| 1961 | NA           | NA      | 26          | 87      | NA          | NA      | 39          | 93      | NA          | NA      | 15          | 75      |
| 1963 | NA           | NA      | 26          | 83      | NA          | NA      | 33          | 91      | NA          | NA      | 18          | 71      |
| 1965 | NA           | NA      | 41          | 93      | NA          | NA      | 50          | 95      | NA          | NA      | 32          | 88      |
| 1967 | 37           | 95      | 31          | 93      | NA          | NA      | 41          | 100     | NA          | NA      | 21          | 67      |
| 1969 | 44           | 95      | 29          | 100     | 43          | 96      | 16          | 100     | 44          | 93      | 47          | 100     |
| 1971 | 57           | 96      | 43          | 100     | 52          | 97      | 50          | 100     | 58          | 94      | 35          | 100     |
| 1973 | 63           | 98      | 63          | 94      | 58          | 98      | 58          | 100     | 66          | 97      | 67          | 80      |
| 1975 | 60           | 90      | 58          | 100     | 58          | 94      | 80          | 100     | 64          | 86      | 46          | NA      |
| 1977 | 62           | 98      | 70          | 100     | 60          | 98      | 86          | 100     | 65          | 97      | 65          | 100     |
| 1979 | NA           | NA      | 69          | 100     | NA          | NA      | 100         | 100     | NA          | NA      | 59          | 100     |

SOURCE: 1. Department of Housing and Urban Development, Statistical Yearbook (Washington, D.C.: U.S. Government Printing Office, 1967-1977).

2. Subprogram CROSSTABS.

NOTE: 1. The percentages for the non-elderly nationwide were hand calculated from the available data.

2. Other nonwhite races were included in the HUD data for the years 1967 through 1971.

the public-housing program, in Muncie and across the nation, is caught in a vicious circle. The increasingly poorer levels of public-housing tenants will require greater operating subsidies from the federal government. These poorer tenants also contribute to a declining public image of public-housing. The decline in image, in turn, dissuades the more economically desirable tenants to apply to public-housing, leaving the poorest of the poor as the only willing clients of public-housing. It would appear that the program is out of control.

## Summary and Conclusion

### SUMMARY

This study has sought an answer to the question, "who has lived in public-housing?" The answer to such a question is useful in analyzing the performance of the public-housing program. The program was designed to attack several problems: it sought to reduce urban blight through the removal of substandard housing; it sought to provide more and better housing for the poor; and, it sought to stimulate the economy through new construction. If the program has been a failure perhaps it is because its several purposes were not suited to one another.

This study has taken the question of "who has lived in public housing?" and applied it to one particular project in Muncie, Indiana. This project, Munsyana Homes, has been operated by the Muncie Housing Authority since 1941. This study covers time period of 1959 to 1979. The tenant population of Munsyana Homes has also been compared to the public-housing population nationwide, for the years 1967 through 1977.

Various authors have written about the problems of public-housing and one of the more important conclusions pertaining to this study has been that

because of the program's concentration upon serving the poorest of the poor, the public image of it is that of a poor-house. The popular acceptance of this image has limited the ability of public-housing administrators to find suitable sites which might allow assimilation of public-housing into stable neighborhoods and has limited its ability to attract clients which could give public-housing a better image and greater financial stability. The result of poor siting, unimaginative architecture and adverse publicity, according to J.S. Fuerst, have also been detrimental to public-housing. Thus, this unappealing image of public-housing has resulted in a tenant population dominated by large, black, one-parent families who constitute a disproportionate share of the poor. The program has been characterized as a welfare function, and the sinking income levels of new tenants has lead to increasing dependence by the local authorities upon federal operating subsidies. During the 1970s, the Department of Housing and Urban Development recognized the need to attract more moderate-income tenants to stablize the program's finances and public image.

It has been suggested in this study that the characteristics of the public-housing tenant population are influenced by several factors. These are: (1) the nature of the general low-income population; (2) federal public-housing policy and other federal housing programs; (3) the character of the project neighborhood; (4) the physical design of the project; (5) discrimination in the housing market; (6) local housing conditions; and (7) local housing authority policy. It has been suggested that these factors and others, suggested by Lisa Peattie, interact to form a system. As such, public-housing's success or failure should be viewed as system determined. The study of Munsyana Homes is a longitudinal study, intended to show changes in the characteristics of the tenant population. This was done by

collecting sample data on the tenants from the Muncie Housing Authority's records. The time period under study was 1959 to 1979. The major portion of the data came from the Report on Regular Reexamination of Families in Low-Rent Housing, an annual report which is sent to the Department of Housing and Urban Development (HUD) by the local authorities. It contains several pieces of information on each household in the project except for those families who had moved into the project during the calendar year. A 25% sample of families in the Report on Regular Reexamination was taken from each odd numbered year, beginning with 1959 and ending with 1979. A total of 635 cases were collected. The following information was obtained from the Reexamination report:

- (1) Sex of the household head.
- (2) Marital status of the household head.
- (3) Age of household head.
- (4) Family size.
- (5) Family income.
- (6) Number of wage earners per household.
- (7) Families receiving public assistance or benefit income.

Data on the racial composition of the project was obtained from the Report on Occupancy, a quarter-annual report sent to HUD by the local housing authorities. Reports from the years 1959 to 1979 were used.

The data on Munsyana Homes tenants was compared to similar data on public-housing tenants obtained from the HUD Statistical Yearbook for the years 1967-1977, the odd years only. These data are for all public-housing tenants nationwide, compiled from the Reexamination reports submitted by all of the local housing authorities. Census data on Muncie from the years 1960 and 1970 were also used to compare with the Munsyana Homes data.

## CONCLUSION

Like public-housing nationwide, Munsyana Homes is racially dominated by blacks, only much more so. Munsyana Homes' shift to a black majority, however, was delayed by a segregation policy enforced by the Muncie Housing Authority until around 1975. The pre-1975 racial composition was roughly 58% white and 42% black. This black majority in Munsyana Homes can be explained by the fact that the 1970 median income of blacks in Muncie was \$6,658, compared to \$8,752 for the entire city. Thus, even though blacks composed only 9.5% of the city's population in 1970, they tend to be poorer than the city's population as a whole. It was also shown that of the 19 census tracts in the city, the two tracts which contain a majority of blacks, tracts 3 and 12, had:

- (1) the highest and third to the highest poverty rate among all tracts;
- (2) the lowest and next to the lowest median home value among all tracts;
- (3) the third to the highest and highest male unemployment rate among all tracts; and
- (4) the second to the lowest and third to the lowest median income among all tracts.<sup>52</sup>

It is no mystery, then, why blacks have become the majority in Munsyana Homes.

It was found that the female headed household was the most prevalent type, composing over 80% of all households in Munsyana Homes since 1973. This fact was supported by the data on marital status in Munsyana Homes, which showed that the proportion of single-adult headed households has ranged from 78 to 93% of all households since 1973. In this regard, Munsyana Homes seemed to have a slightly higher rate of single-adult headed households than

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<sup>52</sup>See table 1, p. 12.

public-housing nationwide. Based upon these findings, it was proposed that low-income females face greater obstacles than do low-income males in trying to obtain such things as decent housing, a job, and credit. These obstacles may be even greater for black females. This may help to explain why female-headed households are so prevalent, at least in Munsyana Homes.

The elderly composed a growing portion of public-housing tenants during the 1970s. While in public-housing nationwide they grew from 1/4 to over 4/10 of the population from 1967 to 1975, they grew from 4/10 to over 7/10 of the tenant population in Munsyana Homes from 1967 to 1977. However, it appears that this growth in elderly public-housing households has stopped in recent years, indicating that demand for public-housing among the elderly has been filled, or, a change in the environment of public-housing has made it less attractive to the elderly.

The family size data on Munsyana Homes and public-housing nationwide showed that public-housing families, excluding elderly families, are somewhat larger than the typical household of the population at large. Because public-housing households usually contain only one adult, they are therefore likely to contain more children on the average than the general population.

The income data for Munsyana Homes show that the non-elderly families who are moving into the project are poorer than their predecessors, due to a decrease in the proportion of these households with a wage earner and an increase in the proportion of these households receiving public assistance or benefit income. The basic difference between the non-elderly whites and blacks in Munsyana Homes is that the newer white families tend to be poorer than the blacks ones. In Munsyana Homes, the elderly median was actually higher than the non-elderly median income in 1979. The implications of poorer tenants for public-housing is very clear: larger operating subsidies

will be required by the local housing authorities to fill the increasing gap between tenant incomes and operating costs.

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The negative image of public-housing described in the literature reviewed herein, including the general description of the types of tenants attracted by the program, has generally been consistent with the data herein presented for public-housing nationwide and Munsyana Homes. The underlying theme throughout this study has been that public-housing is in trouble. This, however, is nothing new. Why is public-housing in trouble? Perhaps because of an obvious flaw, as J.S. Fuerst implied: the program is oriented to the poor. The public-housing program has concentrated them at single locations, isolating them in an environment where one is constantly reminded that one is poor. This fact is not lost on the rest of the population.

The public-housing program has also had to struggle against a deeply engrained cultural desire: that of owning a single family detached dwelling. I would like to further suggest that, because whites in this country have had the opportunity to fulfill this desire much more than blacks, it is much more deeply engrained in them, and they find the concept of public-housing much more repulsive than do blacks. Even though one may be able to reduce the explanation of why blacks are more prevalent in public-housing than whites, down to simple economics and demographics, I believe the explanation has roots which extend back to the beginning of our American culture, back to the pioneer spirit of the white American culture. This is not meant to suggest that most blacks do not want to own their own home or that they like living in public-housing. They simply have not enjoyed the opportunities that most white Americans have had.



Perhaps new research should be directed toward the possible phasing-out of the public-housing program. The current condition of the program indicates that it has not fulfilled its purposes of reducing urban blight, providing better housing for the poor, and stimulating the economy through new construction. I agree with Arthur P. Solomon who contended that there is,

...the need to end our official obsession with housing production subsidies and to rely, instead, on a set of strategies for utilizing the existing housing stock.<sup>53</sup>

He presents six compelling arguments for shifting federal housing policy from a production- to a consumer - oriented strategy:

- (1) Twice as many families can be moved into decent standard housing for any given federal dollar commitment.
- (2) Short of bulldozing and rebuilding (which has already proved itself politically, morally, and financially unacceptable), it is the only strategy designed to stabilize and modestly upgrade declining inner-city neighborhoods.
- (3) Tying the subsidy to the family rather than the dwelling permits a flexible response to changing local market conditions and programmatic needs.
- (4) Direct subsidies to consumers offer the most practical means for dispersing low-income households outside impacted, blighted areas.
- (5) Using the existing supply of older housing minimizes vertical and horizontal inequities.
- (6) The choice of housing type, structure, and location is placed in the hands of the tenants themselves rather than the government.<sup>54</sup>

Because the public-housing program has been relatively ineffective in meeting a substantial part of the housing needs of the poor -- it has been estimated that the public-housing population composes less than 5% of the

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<sup>53</sup>Arthur P. Solomon, Housing the Urban Poor (Cambridge, Massachusetts: The Massachusetts Institute of Technology, 1974), pp.181-182.

<sup>54</sup>*Ibid.*, pp. 182-183.

households whose income status satisfies the program's eligibility requirements--<sup>55</sup> there is little justification for continuing it very much longer.

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<sup>55</sup>Eugene Smolensky and U. Douglas Gomery, "Efficiency and Equity Effects in the Benefits from Federal Public Housing Programs in 1965," Working Paper No. 2 (Madison, Wis.: Institute of Poverty, 1971), p. 24, n.d., processed as cited in Solomon, p.17.

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